

**Information to identify the case:**

Debtor 1 **Steven John Pontius**

Social Security number or ITIN **xxx-xx-3087**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **District of Minnesota**

Case number: **19-40594**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Steven John Pontius

6/4/19

**By the court:** Michael E Ridgway  
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT  
Filed and docket entry made on June 4, 2019  
Lori Vosejpka Clerk, United States Bankruptcy Court  
By: admin Deputy Clerk

## Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of Minnesota

In re:  
 Steven John Pontius  
 Debtor

Case No. 19-40594-MER  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0864-4

User: admin  
 Form ID: mnbb318

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Jun 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2019.

db +Steven John Pontius, 3036 6th Avenue, Apt #4, Anoka, MN 55303-1153  
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 62189243 +ALLTRAN HEALTH INC, PO BOX 519, SAUK RAPIDS, MN 56379-0519  
 62189244 +CC SYSTEMS, PO BOX 64437, ST PAUL, MN 55164-0437  
 62189233 +CHERRIC KOSE, 24121 167TH ST NW, BIG LAKE, MN 55309-9742  
 62189238 +COLLECTION RESOURCES, PO BOX 2270, ST CLOUD, MN 56302-2270  
 62225537 +FIRST NATIONAL CREDIT CARD, PO BOX 5097, SIOUX FALLS, SD 57117-5097  
 62189228 +GIANCOLA-DURKIN PA, 403 JACKSON ST #305, ANOKA, MN 55303-2693  
 62189226 +HEALTHPARTNERS CLINIC, PO BOX 79026, MINNEAPOLIS, MN 55480  
 62189230 +MED CREDIT, PO BOX 77037, MINNEAPOLIS, MN 55480-7737  
 62225535 +METROPOLITAN ANESTHESIA NETWORK, PO BOX 47159, PLYMOUTH, MN 55447-0159  
 62189229 +MILLENIUM HEALTH, 16981 VIA TAZON, SAN DIEGO, CA 92127-1645  
 62225536 +NORTH METRO SURGERY CENTER, PO BOX 305250, NASHVILLE, TN 37230-5250  
 62189231 +NYSTROM & ASSOC LTD, 1900 SILVER LAKE RD #110, MINNEAPOLIS, MN 55112  
 62189245 +SHELTOWEC LLC, PO BOX 48223, MINNEAPOLIS, MN 55448-0223  
 62189220 +SHERBURNE COUNTY SHERIFFS OFFICE, FINANCE DIVISION, 13880 BUSINESS CENTER DR,  
 ELK RIVER, MN 55330-1692  
 62202240 +SPECIALISTS IN GENERAL SURGERY, 11855 ULYSSES ST NE #210, BLAINE, MN 55434-4181  
 62189236 SPECIALISTS IN GENERAL SURGERY, 11865 ULYSSES ST NE #210, BLAINE, MN 55434

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Jun 06 2019 03:18:00 Minnesota Department of Revenue,  
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
 smg +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Jun 05 2019 23:26:23 US Trustee,  
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 62189240 +E-mail/Text: kristin.villneauve@allianceoneinc.com Jun 05 2019 23:26:20 ALLIANCE ONE,  
 4850 STREET RD #300, TREVOSE, PA 19053-6643  
 62189219 +EDI: GMACFS.COM Jun 06 2019 03:18:00 ALLY AUTO, PO BOX 380901,  
 BLOOMINGTON, MN 55438-0901  
 62189221 +EDI: CAPITALONE.COM Jun 06 2019 03:18:00 CAPITAL ONE, PO BOX 30285,  
 SALT LAKE CITY, UT 84130-0285  
 62189235 +E-mail/Text: bknotification@centracare.com Jun 05 2019 23:26:50  
 CENTRACARE ST CLOUD HOSPITAL, 1406 6TH AVE N, ST CLOUD, MN 56303-1901  
 62189241 +E-mail/Text: kzoepfel@credit-control.com Jun 05 2019 23:26:46 CREDIT CONTROL LLC,  
 5757 PHANTOM DR #330, HAZELWOOD, MO 63042-2429  
 62189222 +EDI: RCSFNBMARIN.COM Jun 06 2019 03:18:00 CREDIT ONE, PO BOX 98873,  
 LAS VEGAS, NV 89193-8873  
 62189237 +E-mail/Text: lisamoore@creditoradvocates.com Jun 05 2019 23:27:07 CREDITOR ADVOCATES,  
 1551 SOUTHCROSS DR W #C, BURNSVILLE, MN 55306-6938  
 62189225 +EDI: AMINFOFP.COM Jun 06 2019 03:18:00 FIRST PREMIER BANK, PO BOX 5524,  
 SIOUX FALLS, SD 57117-5524  
 62189234 E-mail/Text: GOLF\_STBankruptcy@gatewayonlending.com Jun 05 2019 23:26:19  
 GATEWAY ONE LENDING & FINANCE, 160 N RIVERVIEW DR #100, ANAHEIM, CA 92808  
 62189223 +E-mail/Text: bncnotices@becket-lee.com Jun 05 2019 23:26:24 KOHLS, PO BOX 3043,  
 MILWAUKEE, WI 53201-3043  
 62189224 +EDI: MERRICKBANK.COM Jun 06 2019 03:18:00 MERRICK BANK, PO BOX 9201,  
 OLD BETHPAGE, NY 11804-9001  
 62189232 +E-mail/Text: bankruptcy.notices@northmemorial.com Jun 05 2019 23:26:36  
 NORTH MEMORIAL HEALTH, 100 S OWESSO BLVD W, ST PAUL, MN 55117-1036  
 62189227 +E-mail/Text: bankruptcynotices@healthpartners.com Jun 05 2019 23:27:28 REGIONS HOSPITAL,  
 640 JACKSON ST, ST PAUL, MN 55101-2595  
 62189239 E-mail/Text: reliance-support@arsprofessionals.com Jun 05 2019 23:26:16 RELIANCE RECOVERIES,  
 PO BOX 29227, MINNEAPOLIS, MN 55429  
 62189242 +EDI: RESURGENT.COM Jun 06 2019 03:18:00 SHERMAN ORGINATORS LLC, PO BOX 10497,  
 GREENVILLE, MN 29603-0497

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0864-4

User: admin  
Form ID: mnbb318

Page 2 of 2  
Total Noticed: 35

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2019 at the address(es) listed below:

James R Doran on behalf of Debtor 1 Steven John Pontius wexf@hotmail.com  
John R. Stoebner jstoebner@lapplibra.com,  
lfrey@lapplibra.com;kstimpel@lapplibra.com;MN04@ecfcbis.com;nspooner@lapplibra.com  
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 3